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PATENT

3621

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Hogan, et al.

Serial No. : 09/809,367 Examiner : Calvin L. Hewitt, II

Filed : 03/15/2001 Group Art Unit: 3621

For : METHOD AND SYSTEM FOR SECURE PAYMENTS OVER A
COMPUTER NETWORK

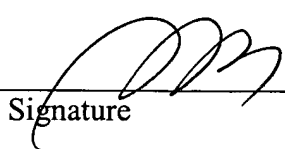
AMENDMENT

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Robert C. Scheinfeld
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31,300
PTO Registration No


Signature

April 2, 2004
Date of Signature

Commissioner for Patents
P.O. Box 1450
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Dear Sir:

This paper is submitted in response to the Office Action dated December 3, 2003, for the
above-identified patent application. Please amend the above-identified application as follows:

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Amendments to the claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 6 of this paper.